

Composition of Leverage Ratio

Sumitomo Mitsui Banking Corporation

(In million yen)

Basel III Template No.	Items	As of September 30, 2025	As of June 30, 2025
1	Total assets reported in the balance sheet	253,516,614	252,230,111
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4	Adjustments for exemption of central bank reserves (-)	52,614,598	53,831,701
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (-)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	104,436	347,057
7	Adjustments for eligible cash pooling transactions	—	—
8	Adjustments for total exposures related to derivatives transactions, etc.	(206,513)	(296,748)
8a	Total exposures related to derivatives transactions, etc.	7,426,600	6,721,865
8b	The amount of deductions from the exposures above (line 8a) (-)	7,633,114	7,018,614
9	Adjustment for total exposures related to repo transactions, etc.	383,577	427,149
9a	Total exposures related to repo transactions, etc.	8,382,534	7,946,531
9b	The amount of deductions from the exposures above (line 9a) (-)	7,998,956	7,519,381
10	Adjustments for total off-balance sheet exposures	33,042,284	31,863,652
11	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
12	Other adjustments	(16,578,627)	(15,938,357)
12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,035,204	1,058,166
12b	The amount of customers' liabilities for acceptances and guarantees (-)	15,145,105	14,614,180
12c	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
12d	The amount of receivables arising from providing cash variation margin (-)	398,316	266,010
13	Total exposures	217,647,173	214,801,162

Basel III Template No.	Items	As of September 30, 2025	As of June 30, 2025
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	170,229,275	169,593,290
2	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
3	The amount of receivables arising from providing cash variation margin (-)	398,316	266,010
4	Adjustment for securities received under repo transactions that are recognised as assets (-)	—	—
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (-)	—	—
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (-)	1,035,204	1,058,166
7	Total on-balance sheet exposures (a)	168,795,754	168,269,113
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	1,976,569	1,847,326
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	5,415,152	4,874,539
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (-)	—	—
11	Adjusted effective notional amount of written credit derivatives	34,878	—
12	The amount of deductions from effective notional amount of written credit derivatives (-)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	7,426,600	6,721,865
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	7,998,956	7,519,381
15	The amount of deductions from the assets above (line 14) (-)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	383,577	427,149
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	8,382,534	7,946,531
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	83,517,033	80,690,009
20	The amount of adjustments for conversion to off-balance sheet exposures (-)	50,474,749	48,826,357
22	Total off-balance sheet exposures (d)	33,042,284	31,863,652
Leverage ratio (5)			
23	The amount of capital (Tier 1 capital) (e)	10,351,314	10,156,465
24	Total exposures ((a)+(b)+(c)+(d)) (f)	217,647,173	214,801,162
25	Leverage ratio ((e)/(f))	4.75%	4.72%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
Leverage ratio (including due from Bank of Japan) (6)			
	Total exposures (f)	217,647,173	214,801,162
	The amount of due from Bank of Japan	52,614,598	53,831,701
	Total exposures (including due from Bank of Japan) (f')	270,261,772	268,632,864
	Leverage ratio (including due from Bank of Japan) ((e)/(f'))	3.83%	3.78%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	5,428,932	5,445,269
	Mean value of assets related to repo transactions, etc. (g)	5,428,932	5,445,269
	Mean value of deductions from the assets above (-) (h)	—	—
29	Quarter-end value of assets related to repo transactions, etc. (after the deductions) ((i)+(j))	7,998,956	7,519,381
14	Quarter-end value of assets related to repo transactions, etc. (i)	7,998,956	7,519,381
15	Quarter-end value of deductions from the assets above (line 14) (-) (j)	—	—
30	Total exposures (including mean value above (line 28), but excluding due from Bank of Japan) (k)	215,077,149	212,727,050
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	267,691,747	266,558,752
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.81%	4.77%
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	3.86%	3.81%